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## 1 – About the Program

### 1.1 What is the Seniors Co-Payment Program (SCP)?

The [Seniors Co-Payment Program \(SCP\)](#) under the Ontario Drug Benefit (ODB) Program provides financial assistance to qualifying seniors by reducing their out-of-pocket drug costs. All OHIP-insured seniors aged 65 years and over automatically qualify for the ODB Program. Seniors pay a \$100 annual deductible before they are eligible for drug coverage. After the deductible is paid, seniors then pay a co-payment of up to \$6.11 toward the dispensing fee per prescription.

Seniors enrolled in the SCP have no annual deductible and a per prescription co-payment of up to \$2. To be eligible for the SCP, seniors must apply by submitting an application to the program and must also qualify under the income eligibility thresholds for single seniors or coupled seniors. These income thresholds are set out in section 20.2 of Ontario Regulation 201/96 under the *Ontario Drug Benefit Act*.

#### **SCP income thresholds:**

- For single senior – annual net income must be less than or equal to \$22,200.
- For senior couple – combined annual net income must be less than or equal to \$37,100.

**Effective August 1, 2024 (at the start of 2024/25 program year)**, the SCP income eligibility thresholds will be updated from \$22,200 to \$25,000 for single seniors and \$37,100 to \$41,500 for senior couples.

You can apply for the 2024/25 program year based on the new income thresholds starting in May 2024.

### 1.2 What drug products does the SCP cover?

The SCP helps pay for approved prescription drugs listed on the Ontario Drug Benefit (ODB) Formulary. This list covers about 5,000 prescription drugs and other products, including:

- **Limited-use drug products.** These include drugs that are covered only under special medical circumstances. When you're prescribed one of these drugs, your prescriber confirms that your circumstances require treatment with a Limited Use drug by writing a three-digit code, called the Reason for Use code, on your prescription. If you are not sure if the drugs you are taking are Limited Use drugs, please talk to your prescriber.
- **Some nutritional products and diabetic testing agents.** These and any other over-the-counter products must be prescribed by your physician or nurse practitioner and dispensed by a pharmacist or a registered dispensing physician.

Important: To qualify for funding under the SCP, your prescription drugs must be:

- Listed on the ODB Formulary or be eligible for funding through the Exceptional Access Program (EAP), **and**
- Prescribed by a physician or nurse practitioner, **and**
- Dispensed in an Ontario pharmacy or by a registered dispensing physician.

### 1.3 How do I make sure the SCP covers my prescription drugs?

We strongly recommend that you always consult your healthcare professional before you get your prescription(s) filled. They can confirm if the drugs you're prescribed are covered under the ODB program.

For a list of covered prescription drugs, go to [ontario.ca/DrugBenefit](https://ontario.ca/DrugBenefit) or consult with your pharmacist to confirm that your prescription drugs are eligible for coverage under the ODB program before your prescription is dispensed.

## 1.4 Will the SCP cover any prescription drugs that are not listed on the Ontario Drug Benefit (ODB) Formulary?

The SCP may cover a prescription drug not listed on the ODB Formulary through the **Exceptional Access Program** (EAP). Your physician or nurse practitioner must make a written request to the EAP on your behalf. Requests are reviewed on a case-by-case basis. Not all requests are approved.

For this reason, we strongly recommend you get prior approval from the EAP before you have your prescription filled. Your prescription will **only** be reimbursed if the EAP has approved it.

If your EAP request is approved, your EAP coverage will start and end on a specific date. If you need to continue your treatment longer, ask your physician or nurse practitioner to submit a request for renewal at least six (6) weeks ahead of the expiry date.

**For more information about the EAP:** Please check with your physician or nurse practitioner. They can refer to Part VIII of the ODB Formulary for more details.

## 2 – Joining the Program

### 2.1 Who can apply?

You should apply for the SCP if you have a valid Ontario Health card number, you are aged 65 years or older, and your annual net income is no more than **either**:

- \$22,200, if you are a single senior; or
- \$37,100, if you are a senior couple (combined household income)

#### **Single senior with income of \$22,200 or less**

If you're a single senior, with a yearly income of \$22,200 or less after deductions, **you pay up to \$2** for each prescription drug filled or refilled – and you do **not** have to pay a deductible.

#### **Senior couple with combined income of \$37,100 or less**

If you are a senior couple (where at least one person is aged 65 or older), with a combined yearly income of \$37,100 or less after deductions, each senior over 65 years of age is eligible for benefits and pays up to \$2 for each drug filled or refilled – and **does not** have to pay a deductible.

**Effective August 1, 2024 (at the start of 2024/25 program year)**, the SCP income eligibility thresholds will be updated from \$22,200 to \$25,000 for single seniors and \$37,100 to \$41,500 for senior couples. You can apply for the 2024/25 program year based on the new income thresholds starting in May 2024.

### 2.2 How to apply?

To expedite enrolment, you can apply **online** by completing the '**Seniors Co-Payment Program Application**' form. This form is available on the ministry's website at: <https://forms.ontariodrugbenefit.ca> and can be submitted electronically to the SCP for processing. No mailing is required if you are submitting your application online.

If you are not able to complete the application online, you can contact the SCP at 416-503-4586 (Toronto area) or 1-888-405-0405 (toll-free) to have a paper copy of the application form mailed to you. If you are completing the paper application form, then you must mail your original signed application form to the SCP at the following address:

Ontario Drug Benefit Program  
Seniors Co-Payment Program  
PO Box 384, Station D  
Etobicoke ON M9A 4X3

If you have a spouse, you must include all their information and signatures or their lawfully authorized representative's signature on the application, regardless of their age or whether your spouse resides out-of-country or out-of-province. You **do not** need to include your spouse in the application if your spouse is a resident in a home for special care, long-term care home, or community home for opportunity, as your spouse is receiving Ontario Drug Benefit (ODB) Program coverage through the other program(s).

You and your spouse (if applicable) must consent to the disclosure of income information from the Canada Revenue Agency (CRA) to the Ministry ("CRA consent"), regardless if you file an income tax return annually. This allows the ministry to verify your household's net income with the CRA electronically, which is the fastest way to determine your eligibility for the program.

### 2.3 What is a "Spouse" for the purposes of the SCP?

For the purposes of the SCP, a "spouse" is defined as:

- a person to whom one is married, or
- a person with whom one is living in a conjugal relationship outside marriage, if the two persons,
  - (i) have cohabited for at least one year,
  - (ii) are together the parents of a child, or
  - (iii) have together entered into a cohabitation agreement under [Section 53 of the Family Law Act](#).

### 2.4 Do I need to include my spouse in the application if they are under 65 years old?

You will need to include your spouse in the application even if they are under 65 years old. Your spouse's income will need to be included for the ministry to determine whether your total household's net income meet the SCP eligibility income threshold for senior couples (see **Section 2.1**).

Only a spouse who is a senior receives drug benefits as a senior. A spouse who is under 65 years of age can apply to, or remain enrolled in, the [Trillium Drug Program](#).

### 2.5 How do I provide my income information?

You, and your spouse (if applicable), **must consent to the disclosure of income information from the Canada Revenue Agency (CRA) to the Ministry ("CRA consent")**, regardless if you file an income tax return annually. This allows the ministry to verify your household's net income with the CRA electronically to determine your SCP eligibility, which is the quickest and simplest way to enroll and stay enrolled each year. You **do not** need to submit income documentation if the ministry is able to verify your household's net income with the CRA. To determine your SCP eligibility, the ministry will verify your household's net income from the taxation year prior to the program year in which you join. For example, to join in the 2023/24 program year starting on August 1, 2023, the ministry will be verifying your household's net income from the 2022 taxation year.

#### **Income documentation requirements if you do not file income tax return annually**

If you or your spouse do not file an income tax return annually or a Notice of Assessment (NOA) is not available, then send us other proof of your income documentation with the application, such as:

- Copies of all T4 or T5 slips with dates of earnings;
- A copy of your T1 General (pages 1-8) or Special Tax Form with the disclosure section signed;
- Foreign government documentation equivalent to the Canadian NOA;
- Canada Pension Plan (CPP) documents;
- Employment Insurance (EI) documents;
- Record of Employment (ROE) form;
- Old Age Security (OAS) documents;
- Short- or long-term disability payment documents;

- Letter from employer(s) or accountant (if you are self-employed) showing your gross annual income or salary;
- Documentation from other income sources (Note: Bank statements are not acceptable documentation);
- GST/HST Notice of Determination; or
- In the case of an applicant without any income, a letter declaring no income earned from any source for the applicable taxation year **signed and dated** by the individual making the declaration.

**Please note:**

- All proof-of-income documentation provided must be for the same taxation year.
- Submitted documents must state the income amount as well as the start and/or end date if applicable.

### **Submitting income documents together with your application**

To submit the Seniors Co-Payment Program application with supporting documentation (such as income documents), you can either:

- submit the documents electronically using the ministry's online application form available at: <https://forms.ontariodrugbenefit.ca>. No mailing is required if you are submitting your application online.
- mail the documents to:  
Ontario Drug Benefit Program  
Seniors Co-Payment Program  
PO Box 384, Station D  
Etobicoke ON M9A 4X3

### **Submitting income documents only**

If you provided the CRA consent but the ministry is unable to verify your household's net income (either for you or for your spouse if applicable), then you will be asked to provide proof of income documentation. To submit income documentation to the SCP, you can send documents to the SCP by mail (see address above) or by fax or email. When sending documents to the SCP, please include your SCP File Number (i.e., the 9-digit number that starts with SA/SB) or your Ontario Health card number.

- SCP fax number: 416-503-8483
- SCP e-mail address: [seniors@ontariodrugbenefit.ca](mailto:seniors@ontariodrugbenefit.ca)

## **2.6 What should I do if I am newly separated/divorced?**

If you are newly separated or divorced and have not filed a tax return that states this change, then you will need to provide a copy of the legal separation agreement or divorce papers. If this documentation is not available, then provide a signed letter from both parties with current addresses, confirming the date of your separation or divorce.

## **2.7 When to apply and what is the deadline to apply for the SCP?**

The SCP is a yearly program. It covers your ODB prescriptions over the program year, which starts on August 1st and ends on July 31st in the next calendar year. You must be 65 years of age or over to be enrolled; however, **you can apply up to 3 months in advance of your 65th birthday.**

You can apply any time in the program year and up to 2 months after it ends (that is, by September 30th).

## 2.8 What is the deadline to submit receipts for reimbursement through the SCP?

If you have already paid for any ODB eligible prescription drugs since the first day of the month following your 65th birthday, you can apply for reimbursement (see **Sections 3.4 and 3.5** on details on how to submit your receipts and the type of prescription receipts document required). All prescription drug receipts and supporting documents must be received by the SCP or postmarked by Canada Post no later than 3 months following the end of the program year (that is, by October 31st). Late submissions will **not** be accepted. **No exceptions will be made to this policy.**

## 2.9 What happens if I missed the application or receipts deadline dates?

If you have turned 65 years of age during a previous program year but applied after the September 30 deadline date for that program year, the SCP will enroll you into the current program year. For example, you turned 65 in January 2023 but applied for the SCP in October 2023, since the application deadline date for the 2022/23 program year has passed, the SCP will enroll you into the 2023/24 program year which runs from August 1, 2023, to July 31, 2024.

If you have prescription receipts from a previous program year but submitted after the October 31 deadline date, then you will not be eligible for reimbursement under the SCP. However, you may still be eligible for a reimbursement through other eligibility streams if your out-of-pocket expenses exceeded the ODB senior's deductible/co-payment amount or you are enrolled in another ODB program that doesn't have a deadline date (such as Ontario Works/Ontario Disability Support Program or Home and Community Care Program).

You can submit your prescription receipts online at: <https://forms.ontariodrugbenefit.ca> or by mail (see **Sections 3.4 and 3.5** for details on how to submit your receipts and what type of prescription receipts document required).

## 3 – After you are Enrolled

### 3.1 What will happen after I am enrolled into the SCP?

Once you are enrolled in the SCP, you will receive a confirmation letter with your coverage start date and the member(s) who are enrolled. Note: If your spouse is under 65 years of age, they will not be eligible for the SCP until they turn 65.

To receive benefits under the SCP, you will need to show your Ontario Health card(s) to your pharmacist when filling prescriptions.

Under the SCP, you will pay up to \$2 toward the ODB dispensing fee for each eligible prescription filled.

### 3.2 What would be my enrolment start date after joining the SCP?

#### For new seniors turning 65 years of age during the program year

As a new senior, you can apply for the SCP up to 3 months in advance of your 65th birthday. Your SCP eligibility will start on the first day of the month following your 65th birthday after your SCP enrolment is confirmed. Please see the table below on when your SCP coverage will start.

Month you turn 65	SCP enrolment start date
July	August 1
August	September 1
September	October 1
October	November 1

Month you turn 65	SCP enrolment start date
November	December 1
December	January 1
January	February 1
February	March 1
March	April 1
April	May 1
May	June 1
June	July 1

### For existing seniors who are older than 65 years of age

For seniors who are over 65 applying to the SCP for the first time, the SCP eligibility start date will be determined based on your Ontario Health Insurance Plan (OHIP) effective date and the application deadline date.

- If you are a senior recently moved to Ontario, then your SCP eligibility will start on your OHIP coverage effective date.
- If you are over 65 and you submitted the application before the September 30 application deadline date, then the SCP will enroll you into the previous program year, either August 1st (the beginning of the previous program year) or OHIP coverage start date, whichever is later.
- If you are over 65 and you submitted the application after the September 30 application deadline date, then the SCP will enroll you into the current program year, either August 1st (the beginning of the current program year) or OHIP coverage start date, whichever is later.

### 3.3 Do I need to re-apply for the SCP every year?

You do **not** need to re-apply every year, if your household's income has been verified by the CRA.

If you are enrolled based on another proof of income (listed in **Section 2.5** above), you **will** need to provide the updated income documentation to the SCP each year. If you have filed your income tax returns, then send a copy of your Notice of Assessment (NOA) issued by the CRA to the SCP to confirm that your household's net income is within the SCP income thresholds.

Until the NOA documentation is received by the ministry, your eligibility under the SCP will be ended at the end of each program year on July 31st.

### 3.4 How to submit prescription receipts to the SCP?

If you paid out-of-pocket for a drug covered by the ODB Program, you can be reimbursed. You can submit the prescription receipts online using the ministry's '**Ontario Drug Benefit Program Receipt Submission Form**', available on the ministry's website at <https://forms.ontariodrugbenefit.ca> or you can mail your receipts to the SCP.

To see if your prescription drug product(s) are covered, please visit the ministry website at: <https://www.ontario.ca/check-medication-coverage/>. You must submit official pharmacy prescription receipts. Do not submit cash register or credit card receipts or invoices from a doctor's office or clinic.

If prescription drug receipts were included with your application, these will be processed after your SCP enrolment is confirmed. Receipts that are determined as eligible for program benefits will be reimbursed.

### 3.5 What prescription drug receipts will the SCP accept?

The SCP requires you to submit **official** individual prescription drug receipts issued by the pharmacy and signed by the pharmacist. If these are not available, you may submit the Patient Medical Expense Report (PMER) produced by the pharmacy as proof of your prescription receipts document. The PMER must have a pharmacy stamp and pharmacist's signature. It must contain the same information as an official individual prescription receipt, as follows:

- Recipient name and address
- Total amount paid
- Dispensing date
- Drug Name
- Prescription (Rx number)
- Drug Cost
- Pharmacy name/address
- Drug or Product Identification Number (DIN/PIN)
- Quantity
- Dispensing fee
- Prescriber's Name

Along with your receipts, you need to include your Ontario Health Card number(s) or your SCP File Number (the 9-digit number that starts with SA/SB), which is provided in the confirmation letter you receive after you enroll.

**Important:** We can only process your prescription receipts:

- If they provide detailed cost and dispensing fee information
- If they are not altered **in any way**
- they are received before October 31 receipt deadline (see **Section 2.8**)

### 3.6 What if I want to change my mailing address?

As a household enrolled or seeking enrolment in the SCP it is important that you keep your mailing address up to date with ServiceOntario. You may change your address online at [ServiceOntario.ca](https://www.serviceontario.ca) or contact your local ServiceOntario office. For your nearest office go to [ServiceOntario.ca/findservices](https://www.serviceontario.ca/findservices), or call ServiceOntario at: 1-866-532-3161 or 416-314-5518.

You will also need to notify the SCP if your address has changed to ensure you receive materials regarding your SCP file in a timely manner. You can contact the SCP by phone, fax, email or mail to update your address. See **Section 4** below for the SCP contact information.

### 3.7 What if my marital status, income, and other information has changed?

**It is your obligation to notify the SCP immediately if:**

- your annual net income changes and exceeds the SCP threshold;
- you have any changes or correction to your personal information (household composition or details and/or address);
- you wish to terminate your enrolment in the program;
- you wish to withdraw consent for the SCP to obtain your income from the Canada Revenue Agency annually.



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## 4 – Contact Us

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For questions about the SCP or changes that may affect your household:

### Go Online

For program information:

[www.ontario.ca/seniorscopayment](http://www.ontario.ca/seniorscopayment)

For the SCP Application and other program forms:

<https://forms.ontariodrugbenefit.ca>

### By Phone

Hours: Monday to Friday, 9am to 5pm (excluding holidays):

- 416-503-4586 (in Toronto calling area)
- 1-888-405-0405 (toll-free)

Please have your SCP File Number (the 9-digit number that starts with SA/SB) or your Ontario Health card number available when you call.

### By Mail

**Please include your SCP File Number (the 9-digit number that starts with SA/SB). \***

Ontario Drug Benefit Program  
Seniors Co-Payment Program  
PO Box 384, Station D  
Etobicoke ON M9A 4X3

### By Email

**Please include your SCP File Number (the 9-digit number that starts with SA/SB). \***

- [seniors@ontariodrugbenefit.ca](mailto:seniors@ontariodrugbenefit.ca)

### By Fax

**Please include your SCP File Number (the 9-digit number that starts with SA/SB). \***

- 416-503-8483

\* If you do not know your SCP File Number, you may include your Ontario Health card number.